

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Thomas Amaro, III
Catalina Rodriguez Perez
Debtors

Case No. 21-01128-MJC
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Feb 23, 2022

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 25, 2022:

Recip ID	Recipient Name and Address
db	+ Thomas Amaro, III, 177 Willis Avenue, Apt 16F, Bronx, NY 10454-4817
jdb	+ Catalina Rodriguez Perez, 9029 Idlewild Drive, Tobyhanna, PA 18466-3803
cr	+ A Pocono Country Place Property Owners Association, c/o Nicholas Charles Haros, Esq., Young & Haros, LLC, 802 Main Street, Stroudsburg, PA 18360 US 18360-1602
5410456	+ A POCONO COUNTRY PLACE POA, C/O NICHOLAS C. HAROS, ESQ., 802 MAIN STREET, STROUDSBURG, PA 18360-1602
5410457	+ ARS, 1643 NW 136TH AVENUE, BUILDING H, SUITE 100, SUNRISE, FL 33323-2857
5410459	BLUE RIDGE COMMUNICATIONS, PO BOX 316, PALMERTON, PA 18071-0316
5410461	CMI CREDIT MEDIATORS, INC., PO BOX 456, UPPER DARBY PA 19082-0456
5410462	+ COMMERCIAL ACCEPTANCE, 2300 GETTYSBURG RD, STE 102, CAMP HILL, PA 17011-7303
5410464	EOS CCA, PO BOX 981008, BOSTON, MA 02298-1008
5410466	+ GRATZ WASHENIK TAX COLLECTOR, COOLBAUGH MUN CENTER, 5574 MUNICIPAL DRIVE, TOBYHANNA, PA 18466-7714
5410469	LEHIGH VALLEY HEALTH NETWORK, PO BOX 781733, PHILADELPHIA, PA 19178-1733
5410474	+ PENN CREDIT, 2800 COMMERCE DRIVE, HARRISBURG, PA 17110-9307
5410477	+ PPL ELECTRIC UTILITIES, 2 N 9TH ST CPC-GENN1, ALLENTOWN, PA 18101-1179
5410480	TROJAN PROFESSIONAL SVCS, PO BOX 1270, LOS ALAMITOS, CA 90720-1270

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Feb 23 2022 23:48:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/Text: camanagement@mtb.com	Feb 23 2022 18:45:00	M&T Bank, PO Box 840, Buffalo, NY 14240-0840
cr	+ EDI: RECOVERYCORP.COM	Feb 23 2022 23:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5410458	+ EDI: CITICORP.COM	Feb 23 2022 23:48:00	BEST BUY/CBNA, 5800 SOUTH CORPORATE PLACE, SIOUX FALLS, SD 57108-5027
5410460	+ EDI: CAPONEAUTO.COM	Feb 23 2022 23:48:00	CAPITAL ONE AUTO FINANCE, PO BOX 259407, PLANO TX 75025-9407
5412073	+ EDI: AISACG.COM	Feb 23 2022 23:48:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5415679	+ EDI: AISACG.COM	Feb 23 2022 23:48:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
5414203	+ Email/Text: bankruptcy@cavps.com	Feb 23 2022 18:45:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
5426027	+ Email/Text: bankruptcytn@wakeassoc.com	Feb 23 2022 18:45:00	EMERGENCY PHYSICIANS ASSOCIATES OF PA P, c/o Wakefield and Associates, Inc., P. O. Box 51272, Knoxville, TN 37950-1272

5410463	+ Email/Text: bknotice@ercbpo.com	Feb 23 2022 18:45:00	ENHANCED RECOVERY CORP, PO BOX 57547, JACKSONVILLE, FL 32241-7547
5410465	Email/Text: BNBLAZE@capitalsvcs.com	Feb 23 2022 18:45:00	FSB BLAZE CREDIT CARD, 1500 S HIGHLINE AVE., SIOUX FALLS, SD 57110
5410467	EDI: IRS.COM	Feb 23 2022 23:48:00	IRS, AUR CORR 5-E08-113, PHILADELPHIA, PA 19255-0521
5410468	EDI: JPMORGANCHASE	Feb 23 2022 23:48:00	JPMCB CARD SERVICES, PO BOX 15369, WILMINGTON, DE 19850
5410470	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 23 2022 18:45:21	LVNV FUNDING LLC, C/O RESURGENT CAPITAL SERVICES, PO BOX 1269, GREENVILLE, SC 29602-1269
5419835	Email/PDF: resurgentbknotifications@resurgent.com	Feb 23 2022 18:45:15	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5421288	Email/Text: camanagement@mtb.com	Feb 23 2022 18:45:00	Lakeview Loan Servicing LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
5410471	Email/Text: camanagement@mtb.com	Feb 23 2022 18:45:00	M & T BANK, LAKEVIEW LOAN SERVICING, PO BOX 62182, BALTIMORE, MD 21264-2182
5410472	+ EDI: MID8.COM	Feb 23 2022 23:48:00	MIDLAND FUNDING, 320 EAST BIG BEAVER, TROY, MI 48083-1238
5413695	+ Email/Text: ecfbankruptcy@progleasing.com	Feb 23 2022 18:45:00	NPRTO North-East, LLC, 256 West Data Drive, Draper, UT 84020-2315
5410473	Email/Text: clientservices@paramountrecovery.com	Feb 23 2022 18:45:00	PARAMOUNT RECOVERY SYSTEM, 7524 BOSQUE BLVD STE L, WACO, TX 76712
5410475	Email/Text: info@phoenixfinancialsvcs.com	Feb 23 2022 18:45:00	PHOENIX FINANCIAL SERVICES, PO BOX 361450, INDIANAPOLIS, IN 46236
5410476	EDI: PRA.COM	Feb 23 2022 23:48:00	PORTFOLIO RECOVERY, 120 CORPORATE BLVD, SUITE 100, NORFOLK, VA 23502-4962
5422570	EDI: PRA.COM	Feb 23 2022 23:48:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5410478	+ Email/Text: ecfbankruptcy@progleasing.com	Feb 23 2022 18:45:00	PROGRESSIVE LEASING, 256 DATA DRIVE, DRAPER, UT 84020-2315
5411280	+ EDI: PENNDEPTREV	Feb 23 2022 23:48:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
5411280	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 23 2022 18:45:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
5410731	+ EDI: RMSC.COM	Feb 23 2022 23:48:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5410479	+ EDI: WTRRN BANK.COM	Feb 23 2022 23:48:00	TD BANK USA/TARGET CREDIT, NCD-0450, PO BOX 1470, MINNEAPOLIS, MN 55440-1470
5410481	Email/Text: bankruptcytn@wakeassoc.com	Feb 23 2022 18:45:00	WAKEFIELD & ASSOCIATES, PO BOX 50250, KNOXVILLE, TN 37950-0250

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 25, 2022

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2022 at the address(es) listed below:

Name	Email Address
Jason Brett Schwartz	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. JSchwartz@mesterschwartz.com
Nicholas Charles Haros	on behalf of Creditor A Pocono Country Place Property Owners Association nharos@eastpennlaw.com
Rebecca Ann Solarz	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com
Robert P. Sheils, Jr (Trustee)	rsheils@sheilslaw.com PA41@ecfbis.com;psheldon@sheilslaw.com;jspottesq@sheilslaw.com;sheils@remote7solutions.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 2 Catalina Rodriguez Perez lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com
Vincent Rubino	on behalf of Debtor 1 Thomas Amaro III lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 7

Information to identify the case:

Debtor 1 Thomas Amaro III
First Name Middle Name Last Name

Debtor 2 Catalina Rodriguez Perez
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **5:21-bk-01128-MJC**

Social Security number or ITIN xxx-xx-9432
EIN --_-----

Social Security number or ITIN xxx-xx-5967
EIN --_-----

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Thomas Amaro III
aka Thomas Amaro

Catalina Rodriguez Perez
aka Catalina Rodriguez, aka Catalina Amaro, aka
Catalina Perez

**By the
court:**

2/23/22



Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.